

Debtor 1 KEITH A. SAYERS

Debtor 2 KIMBERLY A. SAYERS  
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Pennsylvania  
(State)

Case Number: 11-71039JAD

## Form 4100N

# Notice of Final Cure Payment

10/15

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

### Part 1: Mortgage Information

Name of creditor: JPMORGAN CHASE BANK Court claim no. (if known): 9

Last 4 digits of any number you use to identify the debtor's account 1 9 9 1

Property Address: 2730 TOWN RD  
LAJOSE PA 15753

### Part 2: Cure Amount

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>875.64</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>875.64</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. Total. Add lines b, d, and f.	(g) \$ <u>875.64</u>

### Part 3: Postpetition Mortgage Payment

Check one

☒ Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$513.96

The next postpetition payment is due on 11 / 1 / 2016  
MM / DD / YYYY

☐ Mortgage is paid directly by the debtor(s).

Debtor 1 KEITH A. SAYERS  
Name

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**Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)**

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

X/s/ Ronda J. Winnecour  
Signature

Date 11/15/2016

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmecf@chapter13trusteewdpa.com

Debtor 1 **KEITH A. SAYERS**  
Name

Case number (if known) **11-71039JAD**

**Disbursement History**

Date	Check #	Name	Posting Type	Amount
<b><u>PRIMARY RES MORTGAGE ARREARS (Part 2 (b))</u></b>				
09/25/2012	0812960	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	35.68
11/27/2012	0821095	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	367.20
02/25/2013	0833589	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	472.76
				<u>875.64</u>

**PRIMARY RES MORTGAGE REGULAR PAYMENT (Part 3)**

01/27/2012	0777804	CHASE HOME FINANCE LLC	AMOUNTS DISBURSED TO CREDITOR	1,096.55
02/24/2012	0781885	CHASE HOME FINANCE LLC	AMOUNTS DISBURSED TO CREDITOR	639.32
03/27/2012	0787286	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	609.28
04/24/2012	0791518	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	613.12
05/29/2012	0795889	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	619.90
06/27/2012	0800292	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	1,244.35
08/30/2012	0808888	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	1,252.60
09/25/2012	0812960	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	606.36
11/27/2012	0821095	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	1,027.92
01/29/2013	0829413	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	624.79
02/25/2013	0833589	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	917.09
03/26/2013	0837708	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	46.92
04/24/2013	0841812	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	626.31
05/23/2013	0845949	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	623.58
06/25/2013	0850103	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	759.03
07/25/2013	0854296	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	490.28
08/27/2013	0858462	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	537.64
09/26/2013	0862591	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	513.96
10/25/2013	0866702	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	513.96
11/22/2013	0870769	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	513.96
12/23/2013	0874799	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	513.96
01/28/2014	0878886	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	513.96
02/25/2014	0882959	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	513.96
03/25/2014	0887012	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	513.96
04/25/2014	0891127	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	513.96
05/28/2014	0895241	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	513.96
06/25/2014	0899274	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	513.96
07/24/2014	0903394	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	513.96
08/26/2014	0907456	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	513.96
09/29/2014	0911568	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	513.96
10/29/2014	0915608	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	513.96
11/24/2014	0919721	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	513.96
12/22/2014	0924326	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	513.96
01/27/2015	0928374	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	513.96
02/24/2015	0932450	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	513.96
03/26/2015	0936518	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	513.96
04/24/2015	0940625	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	513.96
05/26/2015	0944798	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	513.96
06/23/2015	0948757	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	513.96
07/28/2015	0952821	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	513.96
08/26/2015	0956864	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	513.96
09/28/2015	0960775	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	513.96
10/26/2015	0964728	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	513.96
11/24/2015	0968877	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	513.96
12/22/2015	0972888	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	513.96
01/26/2016	0976940	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	513.96
02/24/2016	0980878	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	513.96
03/28/2016	0984922	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	513.96
04/22/2016	0989129	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	513.96
05/24/2016	0993085	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	513.96
06/27/2016	1001850	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	513.96
07/26/2016	1005821	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	513.96
08/26/2016	1009815	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	513.96
09/27/2016	1013838	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	513.96
				<u>31,351.56</u>

**CERTIFICATE OF SERVICE**

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

KEITH A. SAYERS  
KIMBERLY A. SAYERS  
2730 TOWN ROAD  
MAHAFFEY, PA 15757

PAUL W MCELRATH JR ESQ  
MCELRATH LEGAL HOLDINGS LLC  
1641 SAW MILL RUN BLVD  
PITTSBURGH, PA 15210

JPMORGAN CHASE BANK  
ATTN BANKRUPTCY PAYMENT PRCSNG  
3415 VISION DR  
COLUMBUS, OH 43219

JPMORGAN CHASE BANK NA  
ATTN CORRESPONDENCE MAIL MC LA-4-5555  
700 KANSAS LN  
MONROE, LA 71203

ANDREW F GORNALL ESQ  
KML LAW GROUP PC  
701 MARKET ST STE 5000  
PHILADELPHIA, PA 19106

11/15/16

/s/ Renee Ward

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Administrative Assistant  
Office of the Chapter 13 Trustee